

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re: PAYTON, SCOTT A. § Case No. 11-24177
PAYTON, ROBIN N. §
§
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Irma Edmonds, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$337,067.00</u>	Assets Exempt: <u>\$106,522.00</u>
<i>(without deducting any secured claims)</i>	

Total Distribution to Claimants: <u>\$8,430.92</u>	Claims Discharged Without Payment: <u>\$529,558.96</u>
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Total Expenses of Administration: \$2,039.08

3) Total gross receipts of \$ 10,470.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$10,470.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$410,506.76	\$369,496.06	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,039.08	2,039.08	2,039.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	1,926.48	4,299.22	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	48,382.07	526,159.34	514,137.12	8,430.92
TOTAL DISBURSEMENTS	\$460,815.31	\$901,993.70	\$516,176.20	\$10,470.00

4) This case was originally filed under Chapter 7 on February 18, 2011. The case was pending for 40 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/29/2015 By: /s/Irma Edmonds
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOY HAULER 34'	1129-000	10,470.00
TOTAL GROSS RECEIPTS		\$10,470.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
7S	GE Money Bank	4110-000	N/A	5,538.45	0.00	0.00
11	Bank of America, N.A.	4110-000	unknown	363,957.61	0.00	0.00
NOTFILED	Chase Home	4110-000	410,506.76	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$410,506.76	\$369,496.06	\$0.00	\$0.00

EXHIBIT 4 —CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Irma Edmonds	2100-000	N/A	1,797.00	1,797.00	1,797.00
Irma Edmonds	2200-000	N/A	225.84	225.84	225.84
International Sureties, LTD	2300-000	N/A	16.24	16.24	16.24

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	\$2,039.08	\$2,039.08	\$2,039.08
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
15	Internal Revenue Service	5800-000	1,926.48	4,299.22	0.00	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$1,926.48	\$4,299.22	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Wells Fargo Bank, N.A.	7100-000	6,000.00	6,200.85	6,200.85	104.02
2	HSBC Bank Nevada NA	7100-000	1,680.20	1,731.59	1,731.59	29.05
3	Candica LLC	7100-000	969.00	998.42	998.42	16.75
4	CR Evergreen II, LLC	7100-000	N/A	4,218.76	0.00	0.00
5	PRA Receivables Management, LLC.	7100-000	5,661.00	5,661.40	5,661.40	94.97
6	FIA Card Services NA	7100-000	N/A	1,799.64	0.00	0.00
7U	GE Money Bank	7100-000	N/A	1,785.06	0.00	0.00
8	Portfolio Recovery Associates, LLC	7100-000	N/A	15,861.61	15,861.61	266.07
9	Oak Harbor Capital II, L.L.C.	7100-000	1,799.64	1,799.64	1,799.64	30.19
10	Fannie Mae	7100-000	N/A	470,341.34	470,341.34	7,889.87
12	East Bay Funding, LLC	7200-000	N/A	4,218.76	0.00	0.00
13	InSolve Recovery, LLC	7200-000	4,201.47	7,323.51	7,323.51	0.00
14	PRA Receivables Management, LLC.	7200-000	4,218.00	4,218.76	4,218.76	0.00
NOTFILED	HSBC Retail Services	7100-000	3,020.00	N/A	N/A	0.00

NOTFILED	Capital One Bankruptcy Department	7100-000	170.00	N/A	N/A	0.00
NOTFILED	HSBC	7100-000	15,861.00	N/A	N/A	0.00
NOTFILED	HSBC Retail Services	7100-000	3,072.00	N/A	N/A	0.00
NOTFILED	NoteWorld Servicing Center	7100-000	unknown	N/A	N/A	0.00
NOTFILED	IBM LPS	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Target National Bank c/o Target Credit Services	7100-000	0.00	N/A	N/A	0.00
NOTFILED	PG&E	7100-000	729.76	N/A	N/A	0.00
NOTFILED	Shell/Citi	7100-000	1,000.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$48,382.07	\$526,159.34	\$514,137.12	\$8,430.92

Exhibit 8

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Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-24177

Case Name: PAYTON, SCOTT A.
PAYTON, ROBIN N.

Period Ending: 12/29/15

Trustee: (001050) Irma Edmonds

Filed (f) or Converted (c): 08/30/12 (c)

§341(a) Meeting Date: 10/09/12

Claims Bar Date: 07/05/11

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	RESIDENCE: 898 S HIGHLAND AVE., RIPON CA	230,000.00	0.00	0.00	FA
2	CHECKING ACCOUNT BANK OF WEST 8764 (u)	155.00	0.00	0.00	FA
3	UNEMPLOYMENT DEBT CARD BANK OF AMERICA 7307 (u)	400.00	0.00	0.00	FA
4	HOUSEHOLD GOODS FURNISHINGS	4,500.00	0.00	0.00	FA
5	CLOTHING	300.00	0.00	0.00	FA
6	MISCELLANEOUS JEWELRY	500.00	0.00	0.00	FA
7	TWO HANDGUNS AND ONE RIFLE	1,500.00	0.00	0.00	FA
8	ALBERTSON'S UFCW 588 PENSION	20,000.00	0.00	0.00	FA
9	ALBERTSON'S UFCW 588 PENSION	20,000.00	0.00	0.00	FA
10	IRA WITH H&R BLOCK	3,000.00	0.00	0.00	FA
11	OPERATING ENGINEERS PENSION	30,000.00	0.00	0.00	FA
12	100% INTEREST IN 1ST CLASS CLEANING SERVICE (u)	0.00	0.00	0.00	FA
13	1971 CHEVY NOVA; not running (u)	1,500.00	0.00	0.00	FA
14	1992 FORD 250 SUPER CAB LONG BED	800.00	0.00	0.00	FA
15	1998 FORD ESCORT (u)	1,459.00	0.00	0.00	FA
16	2000 FORD EXCURSION SPORT UTILITY	3,990.00	0.00	0.00	FA
17	2000 FORD MUSTANG COUPE	4,603.00	0.00	0.00	FA
18	2001 HONDA CBR 600 STREET BIKE (u)	3,460.00	0.00	0.00	FA
19	2002 SUZUKI GSX 1300R MOTORCYCLE	5,060.00	0.00	0.00	FA
20	2003 HONDA CRFT 150 DIRT BIKE (u)	750.00	0.00	0.00	FA
21	2006 HONDA CRFT 100 (u)	990.00	0.00	0.00	FA
22	2006 HONDA CRF 450 DIRT BIKE	3,125.00	0.00	0.00	FA
23	2006 HONDA CRF 80 DIRT BIKE (u)	875.00	0.00	0.00	FA
24	VACUUM AND MISCELLANEOUS CLEANING SUPPLIES	100.00	0.00	0.00	FA
25	TWO DOGS	0.00	0.00	0.00	FA

Exhibit 8

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Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-24177

Case Name: PAYTON, SCOTT A.
PAYTON, ROBIN N.

Period Ending: 12/29/15

Trustee: (001050) Irma Edmonds

Filed (f) or Converted (c): 08/30/12 (c)

§341(a) Meeting Date: 10/09/12

Claims Bar Date: 07/05/11

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
26 TOY HAULER 34'	18,000.00	15,420.00		10,470.00	FA
26 Assets Totals (Excluding unknown values)	\$355,067.00	\$15,420.00		\$10,470.00	\$0.00

Major Activities Affecting Case Closing:

11/13/12 - Contact Huisman Auctions for pick up of Toyhauler Travel Trailer
 1/16/13 - Auctioneer advised he has custody of Toyhauler
 1/23/13 - Prepared Motion for appointment of auctioneer and sale of trailer
 7/15/13 - Received signed declaration from auctioneer. To file application to appoint and sell trailer
 11/26/13 - Filed motion to appoint auctioneer and sell trailer
 1/14/14- Review order, forward to auctioneer
 6/27/14-must refile judge disapproved of proof of service language
 7/28/14 - Prepare, file and serve Motion to Sell & Compensate Auctioneer
 9/23/14- Order to Sell granted
 11/13/14- Auctioneer Husiman statement of Sale filed
 12/1/14- TFR to be filed
 1/16/15 - Submit TFR
 4/6/15 - Submit Order approving trustee fees

Initial Projected Date Of Final Report (TFR): August 1, 2014

Current Projected Date Of Final Report (TFR): March 13, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-24177
Case Name: PAYTON, SCOTT A.
 PAYTON, ROBIN N.
Taxpayer ID #: **-**2032
Period Ending: 12/29/15

Trustee: Irma Edmonds (001050)
Bank Name: Rabobank, N.A.
Account: *****9266 - Checking Account
Blanket Bond: \$36,377,327.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/19/14	{26}	Huisman Auction	Auction of Trailer	1129-000	10,470.00		10,470.00
01/08/15	101	International Sureties, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 01/08/2015 FOR CASE #11-24177, 2015 Bond Payment #016048575	2300-000		16.24	10,453.76
04/07/15	102	Irma Edmonds	Dividend paid 100.00% on \$225.84, Trustee Expenses; Reference:	2200-000		225.84	10,227.92
04/07/15	103	Irma Edmonds	Dividend paid 100.00% on \$1,797.00, Trustee Compensation; Reference:	2100-000		1,797.00	8,430.92
04/07/15	104	Internal Revenue Service	Dividend paid 100.00% on \$4,299.22; Claim# 15; Filed: \$4,299.22; Reference: Stopped on 04/22/15	5800-000		4,299.22	4,131.70
04/07/15	105	Wells Fargo Bank, N.A.	Dividend paid 0.82% on \$6,200.85; Claim# 1; Filed: \$6,200.85; Reference:	7100-000		50.99	4,080.71
04/07/15	106	HSBC Bank Nevada NA	Dividend paid 0.82% on \$1,731.59; Claim# 2; Filed: \$1,731.59; Reference:	7100-000		14.23	4,066.48
04/07/15	107	Candica LLC	Dividend paid 0.82% on \$998.42; Claim# 3; Filed: \$998.42; Reference:	7100-000		8.21	4,058.27
04/07/15	108	PRA Receivables Management, LLC.	Dividend paid 0.82% on \$5,661.40; Claim# 5; Filed: \$5,661.40; Reference:	7100-000		46.54	4,011.73
04/07/15	109	Portfolio Recovery Associates, LLC	Dividend paid 0.82% on \$15,861.61; Claim# 8; Filed: \$15,861.61; Reference:	7100-000		130.39	3,881.34
04/07/15	110	Oak Harbor Capital II, L.L.C.	Dividend paid 0.82% on \$1,799.64; Claim# 9; Filed: \$1,799.64; Reference:	7100-000		14.79	3,866.55
04/07/15	111	Fannie Mae	Dividend paid 0.82% on \$470,341.34; Claim# 10; Filed: \$470,341.34; Reference: Stopped on 05/13/15	7100-000		3,866.55	0.00
04/22/15	104	Internal Revenue Service	Dividend paid 100.00% on \$4,299.22; Claim# 15; Filed: \$4,299.22; Reference: Stopped: check issued on 04/07/15	5800-000		-4,299.22	4,299.22
04/29/15	112	Wells Fargo Bank, N.A.	Dividend paid 1.67% on \$6,200.85; Claim# 1; Filed: \$6,200.85; Reference:	7100-000		53.03	4,246.19
04/29/15	113	HSBC Bank Nevada NA	Dividend paid 1.67% on \$1,731.59; Claim# 2; Filed: \$1,731.59; Reference: Stopped on 08/10/15	7100-000		14.82	4,231.37
04/29/15	114	Candica LLC	Dividend paid 1.67% on \$998.42; Claim# 3; Filed: \$998.42; Reference:	7100-000		8.54	4,222.83
04/29/15	115	PRA Receivables Management, LLC.	Dividend paid 1.67% on \$5,661.40; Claim# 5; Filed: \$5,661.40; Reference:	7100-000		48.43	4,174.40
04/29/15	116	Portfolio Recovery Associates, LLC	Dividend paid 1.67% on \$15,861.61; Claim#	7100-000		135.68	4,038.72

Subtotals : \$10,470.00 \$6,431.28

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 11-24177
Case Name: PAYTON, SCOTT A.
 PAYTON, ROBIN N.
Taxpayer ID #: **-***2032
Period Ending: 12/29/15

Trustee: Irma Edmonds (001050)
Bank Name: Rabobank, N.A.
Account: *****9266 - Checking Account
Blanket Bond: \$36,377,327.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
			8; Filed: \$15,861.61; Reference:				
04/29/15	117	Oak Harbor Capital II, L.L.C.	Dividend paid 1.67% on \$1,799.64; Claim# 9; Filed: \$1,799.64; Reference:	7100-000		15.40	4,023.32
04/29/15	118	Fannie Mae	Dividend paid 1.67% on \$470,341.34; Claim# 10; Filed: \$470,341.34; Reference: Stopped on 05/13/15	7100-000		4,023.32	0.00
05/13/15	111	Fannie Mae	Dividend paid 0.82% on \$470,341.34; Claim# 10; Filed: \$470,341.34; Reference: Stopped: check issued on 04/07/15	7100-000		-3,866.55	3,866.55
05/13/15	118	Fannie Mae	Dividend paid 1.67% on \$470,341.34; Claim# 10; Filed: \$470,341.34; Reference: Stopped: check issued on 04/29/15	7100-000		-4,023.32	7,889.87
05/13/15	119	Fannie Mae	Loan # 9915694- Stopped on 06/12/15	7100-000		3,866.55	4,023.32
05/13/15	120	Fannie Mae	Loan #9915694 Stopped on 06/12/15	7100-000		4,023.32	0.00
06/12/15	119	Fannie Mae	Loan # 9915694- Stopped: check issued on 05/13/15	7100-000		-3,866.55	3,866.55
06/12/15	120	Fannie Mae	Loan #9915694 Stopped: check issued on 05/13/15	7100-000		-4,023.32	7,889.87
07/10/15	121	United States Bankruptcy Court	Unclaimed Funds	7100-000		7,889.87	0.00
08/10/15	113	HSBC Bank Nevada NA	Dividend paid 1.67% on \$1,731.59; Claim# 2; Filed: \$1,731.59; Reference: Stopped: check issued on 04/29/15	7100-000		-14.82	14.82
08/10/15	122	United States Bankruptcy Court	Unclaimed funds	7100-000		14.82	0.00

ACCOUNT TOTALS	10,470.00	10,470.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	10,470.00	10,470.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,470.00	\$10,470.00	

Exhibit 9

Form 2
Cash Receipts And Disbursements Record

Page: 3

Case Number: 11-24177
Case Name: PAYTON, SCOTT A.
 PAYTON, ROBIN N.
Taxpayer ID #: **-***2032
Period Ending: 12/29/15

Trustee: Irma Edmonds (001050)
Bank Name: Rabobank, N.A.
Account: *****9266 - Checking Account
Blanket Bond: \$36,377,327.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Net Receipts : 10,470.00				
		Net Estate : \$10,470.00					
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
Checking # *****9266					10,470.00	10,470.00	0.00
					\$10,470.00	\$10,470.00	\$0.00